

Gender Inequality as a Root Cause of Poverty: Why Women's Social Well-Being Must Be Central to Development Policies

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Abstract

Gender discrimination is still a root cause of poverty, especially in the context of developing countries and neglected populations. In this paper, the social well-being of women should be the focal point of development policies if entrenched and inter-generational poverty is to be effectively tackled. Global advances in economic growth and poverty reduction efforts notwithstanding, women still struggle against systemic barriers, such as unequal access to quality education and health care, formal employment, land ownership, credit facilities and political voice. Such disparities limit not only women's individual potential but also wider social and economic development. The feminization of poverty describes the fact that women are more likely to be affected by issues such as poverty, unpaid care work, precarious employment, and gender violence. Development models that focus on macroeconomic growth, ignoring gender structural inequalities, tend to reinforce existing inequalities. Hence, poverty reduction policies and programmes should be gender sensitive and rights based, and should integrate women's social protection, economic empowerment and access to basic services. This article highlights that advancing the social welfare of women via inclusive education systems, equal labor market policies, affordable healthcare, and enhanced legal safeguards creates ripple effects that positively sustain families, communities, and national economies. Empowering women has been shown to improve household welfare, enhance children's educational outcomes and build resilient communities, they added. But ultimately, sustainable development will remain an elusive goal if

the systemic inequalities that marginalize women are not dismantled. Governments and institutions can foster more inclusive, equitable and sustainable avenues out of poverty by establishing women's social well-being as a core pillar of development policy. Tackling gender disparities is hence not only a moral imperative, but also a strategic one for long-term development.

Keywords: Gender Inequality, Poverty, Women's Empowerment, Social Well-Being, Sustainable Development.

Introduction

Poverty continues to be a leading source of global hardship, and it is especially so in regions of the world where the scar of social stratifications, fragile governmental frameworks, and meager financial avenues constantly wear down the fabric of society. For all the decades of development work, still millions make less than the international standard of poverty, without access to enough food, adequate shelter, basic health care, schooling, or clean water ([World Bank, 2022](#)). The pace of global progress in reducing poverty has decelerated because of economic shocks, conflict, climate change, and the protracted impact of the COVID-19 pandemic and Sub-Saharan Africa and parts of South Asia in particular have been hit hard.

Poverty is more than a lack of income and includes social exclusion, limited access to assets, and minimal involvement in decision-making ([United Nations Development Programme \[UNDP\], 2023](#)). These structural aspects are frequently compounded by gender inequality which systemically disempowers women and girls by limiting their access to economic, social and political opportunities. Sex discrimination strengthens economic dependence, drives intergenerational poverty, and integrates deprivation into social formations more broadly including access to land, work, credit, education, and political voice. So, to understand poverty, one must also examine the gendered power relations that reproduce inequalities, and gender-sensitive approaches as core to

sustainable poverty reduction ([Kabeer, 2021](#)).

Gender discrimination is a fundamental cause of poverty as it denies women resources such as income, education, and productive assets. Women are overrepresented in the lower strata of the informal sector, in precarious jobs without social security, in domestic work, as small traders, and in subsistence farming (ILO, 2023). Wage inequality, lack of access to credit and biased land and property rights laws also hinder women's ability to amass capital or grow their businesses, creating cycles of financial dependence ([World Economic Forum, 2023](#)). Educational inequality exacerbates the situation, as cultural attitudes, early marriage, adolescent pregnancy and household chores continue to inhibit girls from pursuing secondary and higher education (UNESCO, 2023). Lower education levels, which are associated with decreased earnings potential over a lifetime, reduced knowledge of health and legal rights and limited economic empowerment, and the effects can be felt for generations to come for women and their families.

Undervalued and unpaid care labor is a pivotal, yet hidden, aspect of gender-based discrimination that drives poverty. Women owe their labor to most of the caregiving work such as childcare, eldercare, cooking, and household management, which is neither acknowledged nor remunerated by the economic systems ([UN Women, 2023](#)). The disproportionate share of unpaid work limits women's opportunities for paid work, skills formation and income-generating activities, resulting in what is known as "time poverty." Poor public services such as childcare, healthcare and water supply systems exacerbate the burden and push women into part-time or informal work where they earn less and have less income security. Strongly ingrained gender norms allocate care work mainly to women, and in the absence of policy measures such as paid parental leave, social protection schemes, and accessible public services, such trends endure. The unpaid nature of care work means its economic contribution is overlooked in national accounting systems, illustrating how domestic labor inequalities are structurally implicated in the persistence of poverty.

Health, legal, and institutional discrimination magnify these structural inequalities, further limiting women's ability to engage economically and socially. Barriers to quality health services, including reproductive and maternal healthcare, raise health risks and diminish earning capacity, while child marriage, teenage pregnancy and gender-based violence compound exposure ([World Health Organization \[WHO\], 2023](#)). Legal barriers to owning land and registering a business, combined with limited enforcement mechanisms, prevent many women from realizing their full economic potential and weaken their position in the household and community ([World Bank, 2022](#)). Biases against women that exist within financial institutions and the fact that women remain underrepresented in political decision-making processes means that they have less access to resources and policy influence, which limits the mainstreaming of gender-responsive development approaches. These systemic inequalities, which limit women's physical, economic and political power, perpetuate multigenerational poverty.

Gender equality and social equity in norms of culture and society is closely interrelated and

they constitute among the principal factors that effect in women marginalization in gender-based discrimination and positioning in poverty. Men are defined as breadwinners and women as their financial dependents in patriarchal worldviews, that dictate women's exclusion from public and economic spheres ([UNDP, 2023](#)). These norms shape decisions about what to eat, about resource distribution within the household, and whether or not to migrate. In some cultures, women's mobility is restricted, and they are prevented from access to markets, schools and job markets. Women may be discouraged by societal norms from obtaining positions of leadership or from entering certain professions. These beliefs become ingrained over time, meaning systemic reform is challenging to achieve. The economic agency of women is limited when the contribution of women is undervalued. In addition to that, stigma and discrimination associated with being divorced, widowed or single makes poverty related risks harder to move away from. Cultural practices such as dowry and the bride price can also perpetuate gendered power imbalances. Changing harmful social norms is a process

of sustained advocacy and education as well as community engagement. And if these entrenched cultural dynamics are not confronted, anti-poverty initiatives have the potential to produce nothing more than transitory and unsustainable effects.

Climate Change and Environmental Exploitation Orchestrate and Exacerbate Gendered Experiences of Poverty such that Environmental Degradation impacts Women in Developing Countries to a greater extent, as they rely heavily on Natural Resources for their Livelihoods, particularly in Agriculture and Informal Sectors. Droughts, floods, and food security-related shocks that are associated with climate-related changes further increase women's vulnerability, as they have limited access to land, credit, and adaptation-related technology, and gender norms limit their involvement in policy-making. Women also have secondary challenges in environmental emergencies as they are the primary providers of food and water and face increased risk of displacement, abuse, and violence, ([Patel, 2019](#)). Gender based discrimination in access to knowledge and resources contribute to lower resilience, underscoring the

importance of gender sensitive climate change policies that support reaching those who are more at risk in terms of adapting.

The global economy and labor migration patterns have also reinforced gendered poverty. Women migrant workers, especially those working in domestic and care sectors, encounter exploitative working conditions, wage theft, and scant legal safeguards ([International Labour Organization \[ILO\], 2023](#)). Trade liberalization and globalization process have allowed the creation of jobs mostly in low-wage industries dominated by women, like garment manufacturing, these jobs also related to poor working conditions and little social protection. In some cases, structural adjustment policies and austerity measures have led to a reduction in public services, increasing on women to provide in unpaid care-work and deepening traditionally gendered labour relations. Therefore, to tackle poverty we need to focus on the global political economy as a whole, ensuring that individuals have fair wages, labor protections, and access to social safety nets to address structural economic vulnerabilities, which impact women disproportionately ([Kabeer, 2021](#)).

Systemic roadblocks continue to perpetuate women's socio-economic disadvantage, especially in developing countries, superceding international promises to address poverty and gender equality. Long-standing discriminatory barriers to the education system, healthcare services, labour markets, access to property, credit and political participation limit the human capital of women and their productivity and asset accumulation ([World Bank, 2022](#)). Such intersecting structural constraints, layered with unpaid care responsibilities and gender-based violence, perpetuate intergenerational poverty as they restrict women's agency, household resilience, and children's ability to move up the social ladder. These differentials are masked in dominant macro growth models by a focus on aggregate measures and the exclusion of power relations within households and of unpaid work. While there is evidence for some aspects of gender inequality, there are critical gaps related to cohesive discussions of how intersecting structural barriers sustain poverty among women ([Kabeer, 2021](#)). It fills these gaps by prioritizing women's social well-being within a structuralist perspective, analyzing

the constraints of gender-blind development models, and contributing evidence-based understandings for participatory and enduring poverty relief measures.

Theoretical Framework

Amartya Sen's Capability Approach

The study is underpinned by Amartya Sen's Capability Approach which allows an insightful analysis for the investigation of the deep-seated connections between gendered discrimination and poverty. Sen (1999) views poverty not simply as a lack of income or material resources but as the denial of basic capabilities, that is, the actual freedoms that people possess to live the kind of life they value. Development is then evaluated in terms of the substantive opportunities people have rather than measures of aggregate economies such as GDP, from this angle. Consistent with this, gender inequality systematically limits women's capabilities across multiple dimensions, including access to education, health care, political participation, productive resources, and financial capital. For example, discriminatory laws on inheritance and equal pay, married women not able to access credit

on their own, etc., hinder women from turning even the minimal resources available to them into meaningful life results, such as economic safety, social mobility, and individual freedom.

In representing women's deprivation as a structurally embedded, institutionally maintained reality within the Capability Approach, poverty is expressed as a multi-dimensional phenomenon that is too challenging for income-based policy solutions to adequately address. The Capability Approach also highlights why women's social well-being should be a focus area in development. Enhancing women's capabilities such as the ability to acquire quality education, health care, decent work, and other productive assets and to exert influence over their own lives and the lives of others has immediate and measurable positive outcomes at the household and community levels. Maternal education, for instance, has been associated with higher child school enrolment, better nutrition, and improved health outcomes, while women's control of household income is more commonly linked to household spending on nutrition, healthcare and education ([Duflo,](#)

2012; [UN Women, 2023](#)). These results underscore the intergenerational multiplier effect of women's empowerment, indicating that improvements in women's capabilities lead to better social, economic, and development outcomes for women, which cascades to entire households and communities. Such policies may perpetuate structural poverty and gendered deprivation if they do not challenge the structural barriers to women's agency, and thus have limited effect in relation to other development interventions.

Moreover, the Capability Approach emphasizes the necessity of a focus on the material as well as the non-material aspects of poverty. Women's deprivation is not only a matter of lack of income, but is also about they have less power to make decisions, they move around less, they face gender-based violence, and there are rigid social hierarchies that limit the choices they can make ([World Bank, 2022](#)). Gendered restrictions may remain in place even in environments of economic growth or liberalizing legal reforms should these not lead to enhanced capabilities. If development strategies are to transcend short-term poverty

reduction and move towards structural change and long-term empowerment, they must be geared towards expanding substantive freedoms such as the freedom to work without exploitation, the freedom to acquire an education, the freedom to participate in decision making, and the freedom to control one's own body (Sen, 1999) and such freedoms must include access to such basic resources as clean water and adequate nourishment. As such, the Capability Approach offers both a theoretical understanding of how gender inequality leads to and perpetuates poverty and a normative guidance to development policies that mainstream women's social well-being as the pivot for sustainable development.

Conceptual Foundation

The Feminization of Poverty

Feminization of poverty is a concept that highlights the tension between the fact that certain groups are more at risk of poverty, and the processes that create and sustain such inequalities, and women in particular are overrepresented among the poor. Initially posited by [Pearce \(1978\)](#) in relation to female-headed households in the US, the

notion has expanded to cover multidimensional deprivation such as constraints in accessing education, healthcare, decent work, land and political participation ([Chant, 2016](#); [UN Women, 2023](#)). Feminization of poverty is contextualized in modern research within structural, relational and systemic analyses, and is framed both in terms of rights and empowerment, rather than welfare alone. Feminist political economy exposes how activities such as unpaid care labour, segregation in the labour market and discriminatory property laws contribute to women's financial exclusion ([Nisak and Sugiharti, 2021](#)). In the majority of the developing world, women have been disproportionately marginalized by historical experiences of colonization, neoliberal restructuring, and uneven globalization, rendering feminization of poverty as not just a descriptive term but as an instrumental analytical tool for interrogating the intersections of gender and poverty ([Razavi, 2020](#)).

Recent data confirm that worldwide women continue to be disproportionately at risk of poverty. There are approximately 388 million

women and girls in extreme poverty as opposed to 372 million boys and men, and gender gaps are expected to continue to exist until 2030 (United Nations, 2023). Women are disproportionately represented in informal, precarious and unpaid work, including in sub-Saharan Africa and South Asia, and households headed by women are further impoverished as a result of wage inequalities and caregiving responsibilities. Patriarchal norms, discriminatory legal systems, unequal access to land, credit and technology, gendered labour market segmentation and disproportionate care responsibilities are some of the structural and institutional barriers that limit women's economic agency and have contributed to the persistence of intergenerational poverty ([Agarwal, 2018](#)). Patterns of public expenditure have frequently been gendered non-responsive to social protection, care services, and maternal health care, and crises including war, climate change and displacement have amplified women's susceptibilities ([Razavi, 2020](#)). Women's political underrepresentation means that they have even less say in development planning, which demonstrates the feminization of

poverty is due to systemic rather than personal inadequacies.

Literature Review

Scholars have consistently argued that poverty cannot be fully understood without examining the gendered distribution of power and resources within households, communities, and institutions ([Kabeer, 2021](#)). Women, who make up a sizable portion of the world's poor, frequently experience limited access to education, healthcare, land ownership, and economic opportunities. These inequalities are not merely individual disadvantages but are embedded in cultural norms, legal frameworks, and institutional practices that systematically marginalize women. Gender inequality has long been acknowledged as a fundamental structural driver of poverty. Therefore, it is crucial for development programs to target women's social well-being as a fundamental component of poverty reduction initiatives since gender inequality contributes to the persistence and replication of poverty across generations.

Unequal access to education and skill development is one of the main ways that

gender inequality contributes to poverty. Due to cultural norms, early marriage, and home duties, girls and women in many regions of the globe continue to encounter obstacles to receiving a decent education, despite the fact that education is essential for increasing economic production and improving life chances ([World Bank, 2022](#)). Women's capacity to get formal job and engage in economic activities is severely limited when they are denied an education. Investing in women's human capital is crucial for development since empirical research has shown that nations with greater levels of female education have lower rates of poverty and quicker economic growth ([UNICEF, 2023](#)).

Women's poor involvement in the labour market and their concentration in low-wage and informal job sectors are important factors that relate poverty and gender inequality. Women are disproportionately employed in low-paying, unstable employment with no social safety in many cultures ([UNICEF, 2023](#)). Women frequently experience gender pay disparities and discriminatory employment practices that limit their ability to progress economically, even when they

engage in the official economy. Women's financial freedom is diminished by this economic marginalization, which also perpetuates household poverty. Further research has demonstrated that economic empowerment of women improves household welfare because women typically devote a higher percentage of their money to the education, healthcare, and nutrition of their children ([Duflo, 2012](#)).

Gendered poverty is further entrenched by the continued extreme inequality in men's and women's access to productive resources including land, credit, and technology. Women's rights to possess or manage land and other productive assets are restricted in many developing nations by customary laws and inheritance practices ([Agarwal, 2018](#)). Women are frequently unable to invest in business endeavors or agricultural production without access to these resources. According to research, reducing the gender gap in agricultural input access may greatly boost crop yields and lessen food insecurity worldwide (FAO, 2019). Therefore, encouraging women's economic empowerment and lowering poverty requires

addressing gender differences in resource ownership and financial participation.

Beyond economic considerations, gender inequality also shows up as restricted access to social services and healthcare, which has a direct impact on women's social wellbeing and capacity to make valuable contributions to society. Inadequate maternal healthcare, subpar reproductive health services, and restricted health insurance coverage are among the difficulties faced by women in many low-income environments ([WHO, 2023](#)). Since women are frequently the primary carers, these obstacles not only endanger women's health but also have an impact on the welfare of families and communities. Research has demonstrated that bettering women's health outcomes increases child survival rates, raises children's educational achievement, and strengthens household resilience. Therefore, putting women's health first in development plans is crucial for long-term poverty alleviation.

Poverty and gender inequality are also largely sustained by social and cultural norms. Women's ability to make decisions in

homes and communities is frequently restricted by patriarchal structures, which limits their capacity to affect social and economic results ([Kabeer, 2021](#)). Women's autonomy and well-being are compromised in many situations because they have limited influence over home finances or reproductive choices. Additionally, detrimental behaviors like child marriage and gender-based violence make women even more susceptible to poverty. Evidence suggests that empowering women through legal reforms, community education, and gender-sensitive policies can challenge these entrenched norms and improve socio-economic outcomes for women and their families ([UNDP, 2023](#)).

Women's susceptibility to poverty is further increased by the intersectionality of gender inequality with other types of social exclusion, such as age, disability, and rural residency. For example, insufficient market access, inadequate infrastructure, and a lack of social services can result in compounding disadvantages for rural women ([UNDP, 2023](#)). In a similar vein, lifetime gender differences in work and pension access can result in financial instability for older

women. The significance of implementing inclusive and intersectional approaches in development policy is underscored by these overlapping disparities. In order to develop comprehensive methods that successfully fight poverty, it is imperative that women's varied experiences of marginalization be taken into consideration.

The importance of gender equality to sustainable development has been acknowledged more and more in recent years by international development frameworks. In order to eradicate poverty, the Sustainable Development Goals (SDGs), especially Goal 5, highlight the necessity of achieving gender equality and empowering all women and girls ([UNICEF, 2023](#)). Development experts contend that strategies that ignore gender inequality in favor of economic expansion are unlikely to result in fair outcomes. Instead, attaining inclusive and sustainable development requires including women's social well-being including health, education, economic empowerment, and social participation into development planning. Governments and organizations may address structural disparities that sustain poverty and build more equitable societies by putting

women at the heart of development strategies.

Women's Poverty and Its Intergenerational Nature

Women's poverty also has intergenerational effects, demonstrating how deprivation tracks across generations, compounding cycles of inequality. When women are denied access to education and earning opportunities, their children especially girls are more likely to go undereducated, suffer from malnutrition and have poor health ([Odera and Mulusa, 2019](#)). Child development is so influenced by maternal poverty because limited household income leads parents to invest less in early childhood education and health services ([World Bank, 2022](#)). In situations where girls are socialized to take on caregiving responsibilities from a young age, disruption in education reproduces labor market disadvantages that are gender as well as age-specific (Chant, 2016). Child marriage and adolescent pregnancy, closely linked with poverty, entrench intergenerational deprivation as they restrict young women's access to education and income-earning opportunities.

In addition, asset inequality, especially in the case of ownership of land and property, undermines women's potential to build up wealth and provide economic security for their offspring ([Agarwal, 2018](#)). The lack of adequate social protection systems compounds these cycles as economic shocks, including illness, unemployment, or climate-induced disasters, disproportionately impact women-headed households. Intergenerational poverty is perpetuated not through income loss alone, but through social norms, institutional discrimination and unequal right to opportunities.

Gender Inequality and Unpaid Care Work

The gendered nature of divisions of labour within the household continues to be a significant structural underpinning of women's economic marginalization. From traditional Zulu culture in rural South Africa to the pantheon of Greek gods in the United States, social norms and systems rooted in patriarchy expect women and girls to perform the bulk of or in some places all of the domestic duties and caregiving, while men take on the role of breadwinner ([UN Women, 2023](#)). This differentiation is

socially created and maintained through socialization processes, school systems and the culture of practices ([Anthony and Udoka, 2023](#)). Time use surveys consistently reveal that women carry out far more unpaid household work cooking, cleaning, collecting water and fuel, and caring for children even when they are also working full-time (ILO, 2022). In sub-Saharan Africa, women frequently perform both food production and domestic work, working longer hours than men ([Christensen, 2021](#)). This skews labour power, restraining women's bargaining power, inhibiting them from engaging in income generating and leisure activities, and reinforcing stereotypes that depict domestic work as a naturally feminine responsibility. These norms uphold gender hierarchies and intergenerational inequalities, and as such they are a key driver of the feminization of poverty.

The gendered division of labour is closely associated with the economic invisibility of unpaid care work, which is not accounted for in national accounting systems and macroeconomic aggregates like gross domestic product (GDP) ([Razavi, 2020](#)). Gendered time poverty of care work has

negative consequences on women's engagement in paid work, access to formal education and training, often pushing them into informal, low-paid, or home-based work with no social protection ([Ali, Audi, Bibi, and Roussel, 2021](#)). These limitations compound long-standing gender wage disparities and occupational segregation, as well as lower lifetime earnings, while girls' education is hampered by domestic chores ([Linneker, 2021](#)). Therefore, unpaid care work acts as a structural obstacle that restricts women's control over their economic lives and reproduces gendered poverty across generations.

Care work is so integral to our social and economic systems, yet care- economies are still largely ignored by mainstream development policies. Relative to care, traditional development paradigms have celebrated market productivity, industrial growth, and macroeconomic stability, while ignoring the reproductive labour that underlies the paid workforce ([Razavi, 2020](#)). In many developing countries, rising public expenditure on health care, child care and social services has been curtailed by structural adjustment programs and austerity

measures, with households and women in particular bearing greater burdens of care ([Elson, 2017](#)). It is true that global policy discourses, such as the Sustainable Development Goals (SDGs), do recognize unpaid care work in Goal 5, yet translation is patchy and under-resourced ([Gonçalves, Ponchio, and Basílio, 2021](#)). Gender-sensitive budgeting and public investment at scale in public childcare infrastructures are otherwise rare, particularly in low-income countries confronted with fiscal constraints ([World Bank, 2022](#)). Neglecting to include care economies in macroeconomics reinforces a limited understanding of productivity, and thus obscures the importance of social reproduction. Scholars are more and more calling for a transformative politics that recognizes, reduces, redistributes unrecognized, uncompensated care work through public investment, labour reforms and normative change (ILO, 2022).

Gender Inequality and Precarious Employment

Gender disparities and uncertain work are closely linked, especially in the Global

South, in whose labour markets are quite segmented and informalized. Women are overrepresented in informal work and are more likely to work in low-wage, precarious sectors such as domestic work, petty trading, subsistence farming and low-skilled service jobs ([International Labour Organization \[ILO\], 2023](#); [World Bank, 2022](#)). Structural barriers, including reduced access to education, discriminatory hiring practices, cultural norms that limit mobility, and limited access to credit, help to sustain women's overrepresentation in these areas ([UN Women, 2023](#)). How the feminization of certain jobs – particularly with care and domestic work – perpetuates low pay, and how unpaid care responsibilities put additional time constraints on women's capacity to participate in formal work or acquire skills ([Kabeer, 2021](#)). These are not individual failures of skills but rather manifestations of systemic gender inequalities, resulting in long-term economic vulnerability that undermines women's ability to build assets and achieve financial stability.

Persistent gender wage disparity, occupational segregation, and weak labour

laws continue to deepen women's economic vulnerability. Women worldwide are paid 20 percent less than men on average, and horizontal and vertical segregation push and funnel women into devalued industries and limit access to promotion opportunities ([Gonçalves, Ponchio, and Basílio, 2021](#)). Informal and part-time work arrangements provide few benefits, social protection, or job security, and they leave women vulnerable to exploitation, wage theft, and hazardous work conditions ([Rehman, Moazzam, and Ansari, 2021](#)). Economic shocks such as pandemics, climate-related disasters, and political upheavals – have a greater impact on women's employment and earnings as they are concentrated in fragile sectors and have fewer assets to fall back on ([World Bank, 2022](#)). Paid work is more difficult to access with greater care work demands during times of crisis, adding to economic precarity. Thus, precarious work can be understood as both a symptom and a driver of gendered poverty and the above-discussed institutional, normative, and structural factors combined quantitatively, qualitatively and discursively illustrate this ([Lawal, Ayoade, and Taiwo, 2016](#)). Such realities call

for better labour protections, robust social safety nets, and gender-responsive policies that can tackle systemic inequalities.

Gender-Based Violence as a Development Barrier

Gender Based Violence occurs with physical, psychological, sexual, economic, and structural violence, which contribute to the perpetuation of gender inequality and exacerbate women's risk of poverty ([World Health Organization \[WHO\], 2021](#)). Psychological violence includes coercion, threats, and emotional abuse. Economic abuse denies women access to money, employment, and resources, and so the result is an economic dependence. Discriminatory laws, policies, practices and societal beliefs that contribute to structural violence, create barriers to equal access to justice, education, health services and employment ([UNICEF, 2023](#)). Harmful traditional practices such as early marriage and inheritance discrimination also perpetuate women's exclusion. Such forms of violence are cumulative and interlinked throughout the life course in undermining agency, decision-making and access to social and economic life.

Understanding GBV as a complex phenomenon is important to explain its widespread impact on poverty and development outcomes for women ([Odera and Mulusa, 2019](#)).

The socio-economic effects of GBV are massive. Survivors frequently suffer from physical and mental health problems that decrease their productivity and limit their participation in the labor force, and economic abuse interferes with access to savings, credit, and other assets that enable the person to leave abuse ([WHO, 2023](#)). Displacement, insecurity and fragile institutions further exacerbate women's economic vulnerability and caregiving responsibilities in low-income and fragile states ([Lawal, Ayoade, and Taiwo, 2016](#)). Children who witness domestic violence are also at a disadvantage in the classroom and with their mental health – perpetuating intergenerational poverty. At the macroeconomic level, indirect costs of GBV including reduced productivity, health care spending, and increased burden on social and legal systems amount to substantial losses for national governments and may reduce national GDP by several points ([World Bank, 2022](#)). Preventing and

responding to GBV, including through survivor support, legal reform, and gender-responsive social protection, not only furthers human rights, but also promotes positive gains in women's economic empowerment, social inclusion, and sustainable development more broadly.

Women's Social Welfare and Household Well-being

Development economics offers demonstrating evidence that women's control of financial resources and productive assets makes household income more stable and resilient. 1 Women's access to income from wage work, entrepreneurship, or through cash transfer programs has been linked with more savvy spending, increased savings, and more efficient consumption smoothing in the face of economic shocks ([World Bank, 2022](#)). Access to financial services, such as credit and savings, promotes the accumulation of assets and investments in microenterprises, and the secure ownership of land and shelter enhances women's bargaining position within the household ([Agarwal, 2018](#)). Women farmers with land rights are more likely to reroll invest in

agricultural inputs that increase productivity, diversify income, and contribute to food security. Together, these findings reinforce that women's economic empowerment leads to more stable household economies and greater protection from poverty and external shocks.

Women's resource control has large social and intergenerational pay-offs. Research shows that women spend income more on food, health care, education and house hold repairs, a pattern that contributes to reductions in child malnutrition, higher educational levels and improved maternal and child health ([World Health Organization, 2023](#)). Investments in sanitation, clean energy, and preventive health care enhance living standards and reduce time burdens from unpaid domestic work. Women's say in household consumption promotes long-term well-being by focusing on durables, human capital accumulation and intergenerational transmission ([Agarwal, 2018](#)). Women reinvest earnings in productivity-increasing technologies and collective savings - in farming and community settings - building social capital, food system resilience, and

efforts to reduce food insecurity and poverty.

Women's Empowerment and Child Educational Outcomes

There is strong evidence that a mother's education is positively associated with her children's school enrolment, attendance and educational performance, especially in low- and middle-income countries ([Llena-Nozal, Martin, and Murtin, 2019](#)). Educated mothers know more about the long-term returns to education, have greater access to educational systems, and have more say than uneducated mothers do with respect to household decisions concerning the education of children. Literate mothers are more actively involved in parenting, monitoring and campaigning for the equal treatment of girls, and literacy is associated with better child health and nutrition which are necessary for school learning and attendance ([WHO, 2023](#)). Each additional year of schooling that the mother receives significantly increases the chances of her children completing primary and secondary schooling, demonstrating the spillover effect of women's education on human capital

formation and intergenerational poverty mitigation.

Women's contributions to income also promote children's welfare more broadly through additional channels, including spending on children's education, health care and skill building ([Llena-Nozal, Martin, and Murtin, 2019](#)). Women tend to devote a larger share of the household resources to children, from school fees to feeding and vocational training, than do men, exhibiting a more long-term, family-centric perspective in the use of household resources. Financial independence boosts women's bargaining power and facilitates decisions that avert such unfavorable coping mechanisms as child labour and early marriage in times of economic crisis ([UNICEF, 2023](#)). Increasing women's empowerment through education, asset ownership, access to finance, and legal rights disrupts intergenerational poverty by raising household well-being, deterring early marriage, and concentrating more resources per child ([Kabeer, 2021](#)).

Women's Social Well-being and Community Resilience

Leadership of women holds the transformative potential for community working, social solidarity and reduction of poverty especially in contexts defined by weak institutions and meagre resources. A growing empirical literature reveals that the presence of women in local governance, community-based organizations, and development committees is correlated with greater allocation of resources towards social investments like water, sanitation, health care, and education ([UN Women, 2023](#); [World Bank, 2022](#)). Women leaders frequently bring an inclusive, participatory style to leadership which encourages dialogue, collaborative problem-solving and transparency, which in turn enhances accountability and democratic rulership at the grassroots. In rural and poor areas, women lead food security, maternal and child health, and peacebuilding efforts, resulting in more sustainable and socially inclusive outcomes. Girls' and women's leadership have a ripple effect where; by raising underrepresented voices and advocating for social investments, it not only strengthens service delivery but also builds resilient, cohesive, and empowered communities.

Women's networks and collective action contribute significantly to strengthening community resilience and poverty reduction. Self-help groups, cooperatives and savings associations serve as mediums of financial inclusion, skill enhancement and mutual aid, they ease the journey for availing of credit, market-related information and entrepreneurial training ([Kabeer, 2021](#); [UN Women, 2023](#)). These networks enhance social capital by fostering trust, solidarity, and a collective identity, which allows women to mobilize for better public services, legal rights, and protection from discrimination. In times of crisis, women frequently spread income-earning activities, oversee household assets, and coordinate local reactions to food shortages, climate impacts, or humanitarian crises, softening the blow to homes and localities faced with economic and environmental risk.

Economic Growth and National Development Gains

The participation rate of women in the labour markets has been the main driver for the growth of their overall earning power, which has led to greater equilibrium among

household incomes, and by extension to stronger national economies. Increasing opportunities for women to participate in the paid labour market raises the potential labour supply, boosts aggregate demand, adds to government coffers and social protection schemes and promotes local economic vibrancy driven by entrepreneurship ([World Bank, 2022](#)). Those countries with greater female labour force participation have tended to grow faster and more inclusively, and exposing women to higher value segments encourages innovation, sector competitiveness, and productivity diversification. In contrast, the underuse of women's talents is a waste of potential output and economic efficiency, meaning that bolstering women's economic involvement is both a social equity and macroeconomic necessity ([Llena-Nozal, Martin, and Murtin, 2019](#)).

Reducing gender disparities in education, labour markets and wages leads to significant productivity improvements and better human capital formation. Women's full participation in technology adoption, innovation and sectoral efficiency and end to occupational segregation and improvement

in allocative efficiency is made possible by including them in education, vocational training, access to land and financial services ([Ogu, Ezeonwuka, and Sule, 2016](#)). The exclusion of women from formal work is a drag on labour market efficiency, holding back consumption and saving and inflating reliance on welfare systems, and is both a social injustice and a macroeconomic inefficiency ([World Bank, 2022](#)). Gender-responsive policies and equal pay enforcement, provisioning of childcare, digital access, and climate-smart interventions as part of inclusive growth strategies not only result in better economic outcomes but also reinforce social cohesion, political stability, and sustainable development in the longer term (United Nations, 2023).

Structural Inequalities and the Limits of Sustainable Development

Systemic discrimination deeply impedes the achievement of the Sustainable Development Goals (SDGs) and the related goals on eradicating poverty by reproducing structural barriers that restrict women's access to education, work, health care, political

participation, and resources ([Ogu, Ezeonwuka, and Sule, 2016](#)). Discriminatory inheritance laws, wage disparities, and limited access to credit also hinder women's ability to be financially productive and earn a living, while the mismeasurement of unpaid caregiving work skews labour market figures and weakens policy responses. In fragile and low-income settings, these gendered barriers combine with other challenges such as conflict, climate shocks, and public health emergencies to yield lopsided development results. Sustainable poverty reduction, therefore, entails dealing with the structural causes of gender discrimination as opposed to one-off or cosmetic measures ([Bayeh, 2016](#)).

Mainstreaming gender justice and women's well-being as central development objectives is both the right and the practical thing to do. Gender justice i.e., equal distribution of rights, responsibilities, and resources builds human capital, social cohesion, and good governance, and women's involvement in economic and political life is associated with spending on health, education, social protection, and environmental sustainability ([Kabeer, 2021](#)). Transformative change

involves breaking down legal, cultural and institutional barriers, including discriminatory recruitment practices, lax implementation of anti-discrimination laws and patriarchal norms that confine movement and decision-making ([Bayeh, 2016](#)). A focus on women's social well-being, including their access to health care, education, decent work, and freedom from violence, produces positive spillovers for household well-being, child development, and national economic performance, bringing development practice into alignment with human rights norms and those codified in the 2030 Agenda, in particular the commitment to 'leave no one behind' ([World Bank, 2022](#)).

Recommendation

Based on the study, it is recommended to

- i. Position education as a foundational strategy for dismantling structural gender disparities and reducing poverty.
- ii. Address systemic barriers including the gender wage gap, occupational segregation, and limitations on career advancement.

- iii. Facilitate accessibility to healthcare as a prerequisite for women's full social and economic engagement.
- iv. Establish legal and institutional mechanisms as the foundation for a just, equitable, and inclusive society.
- v. Implement interventions such as conditional cash transfers, microfinance schemes, and maternity benefits.
- vi. Enhance women's economic resilience and agency in household and community decision-making.
- vii. Address structural barriers systematically rather than treating gender issues as peripheral or supplementary.
- viii. Foster sustainable and inclusive economic growth, social cohesion, and equitable development outcomes.

Conclusion

Closing gender gaps is not just a matter of right and wrong; it is the way to ensure sustainable and inclusive development. Enduring disparities in education, employment, access to healthcare, and political participation do not only violate

women's rights, but also hinder social and economic advancement on a greater scale. There is a compelling social and economic case for investing in women's social well-being, from having equal access to education and health services to being protected from gender-based violence, such investment generates multiplier returns on investment across households, communities and national economies. Fostering women's empowerment enhances human capital and child development outcomes, and builds resilience in at-risk populations - all of which are pathways to enduring poverty reduction. In addition, gender-sensitive mainstreaming will also bring about the need to address structural impediments on a systematic basis and not in an ad hoc manner, and allow for policies to be context-sensitive as well as transformative. The legal systems, such as social protection schemes and inclusive labour market reforms are not only means to equity but also levers for inclusive growth by harnessing the dormant potential of one-half of the population. Governments, civil society, and development actors alike should take a preventative posture and mainstream gender-responsive

approaches into all areas of policy formulation. Transformative action will involve, alongside targeted interventions for women, a redefinition of social norms and institutional arrangements that sustain discrimination and marginalization. Towards reasserting the importance of equality between men and women in the development agendas, the policy makers could make the poverty struggles more holistic, just and durable. In summary, sustainable poverty eradication is tightly coupled with the advancement of women, therefore gender responsive policy change is a must to fulfill inclusive growth and a sustainable societal prosperity.

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